

State of Washington  
Office of Insurance Commissioner

2004 Washington Market Share and Loss Ratio

Top 40 Authorized Companies

Zero Premium and Loss Companies Excluded

Line of Business: Auto: Other Passenger Auto Liability

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	State Farm Mut Auto Ins Co	25178	IL	\$244,907	13.03%	\$243,275	\$157,171	64.61%
2	Farmers Ins Co Of WA	21644	WA	\$172,836	9.19%	\$172,875	\$145,002	83.88%
3	Safeco Ins Co Of IL	39012	IL	\$133,408	7.10%	\$131,474	\$82,769	62.95%
4	Allstate Ins Co	19232	IL	\$117,909	6.27%	\$119,819	\$47,798	39.89%
5	Pemco Mut Ins Co	24341	WA	\$86,188	4.58%	\$85,184	\$63,688	74.77%
6	Progressive Northwestern Ins Co	42919	OH	\$60,290	3.21%	\$44,401	\$25,546	57.54%
7	United Services Auto Assoc	25941	TX	\$55,391	2.95%	\$55,018	\$38,109	69.27%
8	Progressive Max Ins Co	24279	OH	\$55,314	2.94%	\$54,783	\$29,211	53.32%
9	Geico General Ins Co	35882	MD	\$47,996	2.55%	\$46,386	\$36,886	79.52%
10	Mid-Century Ins Co	21687	CA	\$45,069	2.40%	\$44,617	\$31,634	70.90%
11	USAA Cas Ins Co	25968	TX	\$42,151	2.24%	\$41,547	\$28,161	67.78%
12	Pemco Ins Co	18805	WA	\$40,847	2.17%	\$39,666	\$31,436	79.25%
13	Allstate Ind Co	19240	IL	\$36,701	1.95%	\$37,340	\$18,775	50.28%
14	Allstate Prop & Cas Ins Co	17230	IL	\$36,568	1.94%	\$32,801	\$22,056	67.24%
15	Mutual Of Enumclaw Ins Co	14761	WA	\$36,414	1.94%	\$41,173	\$24,899	60.47%
16	Viking Ins Co Of WI	13137	CO	\$32,729	1.74%	\$28,575	\$15,782	55.23%
17	Geico Ind Co	22055	MD	\$28,585	1.52%	\$25,814	\$18,160	70.35%
18	Hartford Underwriters Ins Co	30104	CT	\$28,261	1.50%	\$28,481	\$19,842	69.67%
19	State Farm Fire And Cas Co	25143	IL	\$27,418	1.46%	\$27,945	\$19,569	70.03%
20	Nationwide Mut Ins Co	23787	OH	\$26,364	1.40%	\$25,722	\$20,485	79.64%
21	Financial Ind Co	19852	CA	\$25,950	1.38%	\$26,003	\$19,868	76.41%
22	Government Employees Ins Co	22063	MD	\$25,533	1.36%	\$25,014	\$19,897	79.55%
23	Safeco Ins Co Of Amer	24740	WA	\$21,519	1.14%	\$21,517	\$14,709	68.36%
24	Liberty Mut Fire Ins Co	23035	MA	\$20,546	1.09%	\$18,337	\$12,415	67.70%
25	Dairyland Ins Co	21164	WI	\$18,977	1.01%	\$18,745	\$11,046	58.93%
26	Grange Ins Assn	22101	WA	\$17,716	0.94%	\$17,833	\$10,114	56.71%
27	Metropolitan Cas Ins Co	40169	RI	\$17,143	0.91%	\$16,113	\$12,428	77.13%
28	Encompass Ins Co Of America	10071	IL	\$16,138	0.86%	\$11,682	\$4,019	34.40%
29	Property & Cas Ins Co Of Hartford	34690	IN	\$16,089	0.86%	\$13,667	\$8,793	64.33%
30	Unigard Ins Co	25747	WA	\$15,968	0.85%	\$16,989	\$10,340	60.86%
31	Country Mut Ins Co	20990	IL	\$15,894	0.85%	\$18,329	\$10,845	59.17%
32	Geico Cas Co	41491	MD	\$13,122	0.70%	\$14,185	\$8,460	59.64%
33	Illinois Natl Ins Co	23817	IL	\$12,836	0.68%	\$13,686	\$11,835	86.47%
34	Amex Assur Co	27928	IL	\$12,698	0.68%	\$12,087	\$10,534	87.16%
35	American Commerce Ins Co	19941	OH	\$12,659	0.67%	\$11,516	\$6,308	54.77%
36	General Ins Co Of Amer	24732	WA	\$11,886	0.63%	\$10,757	\$7,597	70.63%
37	North Pacific Ins Co	23892	OR	\$11,883	0.63%	\$11,926	\$8,163	68.45%
38	Integon Ind Corp	22772	NC	\$11,783	0.63%	\$10,673	\$6,714	62.90%
39	Amica Mut Ins Co	19976	RI	\$11,114	0.59%	\$10,543	\$6,641	62.99%
40	Omni Ins Co	39098	IL	\$10,199	0.54%	\$10,975	\$10,102	92.05%
All 207 Other Companies				\$205,131	10.91%	\$222,321	\$158,018	71.08%
Totals (Loss Ratio is average)				\$1,880,131	100.00%	\$1,859,795	\$1,245,823	66.99%

(1)Excluding all Loss Adjustment Expenses (LAE)